

Information to identify the case:

Debtor 1	<u>Donald F. Check</u>	Social Security number or ITIN	xxx-xx-7238
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda Lee Check</u>	Social Security number or ITIN	xxx-xx-5556
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-10665-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald F. Check

Linda Lee Check

2/10/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald F. Check
Linda Lee Check
Debtors

Case No. 21-10665-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 5

Date Rcvd: Feb 10, 2025

Form ID: 3180W

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Donald F. Check, Linda Lee Check, 7858 Franklin Pike, Meadville, PA 16335-9134
cr	+ Mercer County State Bank, c/o Shafer Law Firm, 890 MARKET ST, MEADVILLE, PA 16335, UNITED STATES 16335-3318
15435714	+ CLC, 121 South 13th Street, Lincoln, NE 68508-1904
15435710	+ Ces/clctrust, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
15435715	+ Club Exploria Llc, 4150 N. Drinkwater Blvd, Scottsdale, AZ 85251-3611
15435726	Fedloan, Attn: Bankruptcy, P.O. Box 790234, Louis, MO 63179-0234
15498605	+ Festiva Orlando Resort Owners Assoc. Inc, PO Box 3139, Asheville, NC 28802-3139
15498607	+ Festiva Orlando Resort Owners Assoc. Inc, 7503 Atlantis Way, Celebration, FL 34747-2602
15498606	Festiva Orlando Resort Owners Assoc. Inc, PO Box 630578, Cincinnati, OH 45263-0578
15435729	+ Innovative Recovery, INC, Attn: Bankruptcy Dept, 4230 Lbj Freeway Suite 400, Dallas, TX 75244-5806
15442565	+ LBD Inc., 2410 Townley Street, Santa Ana, CA 92706-1349
15435731	Mercer County State Ba, 3279 S. Main Street, Sandy Lake, PA 16145
15446849	+ Mercer County State Bank, c/o Shafer Law Firm, 890 Market St., MEADVILLE, PA 16335-3318
15442566	+ Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
15440534	+ The ONE Federal Credit Union, c/o Aaron Hefner, Collections Officer, 280 North Street, P.O. Box 639, Saegertown, PA 16433-0639
15435741	+ Walnut Crossings, 4175 Ivanhoe Drive, Monroeville, PA 15146-2644

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2025 04:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2025 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2025 04:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2025 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 11 2025 04:40:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	One Federal Credit Union, f/k/a Meadville Area Fed, 300 Arch Street, Meadville, PA 16335-3217
cr	+ EDI: PRA.COM		

District/off: 0315-1

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		Feb 11 2025 04:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435703	+ Email/Text: bncnotifications@pheaa.org		
		Feb 10 2025 23:52:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15435704	+ Email/Text: bncnotifications@pheaa.org		
		Feb 10 2025 23:52:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15444742	+ EDI: AISACG.COM		
		Feb 11 2025 04:40:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15435705	+ EDI: GMACFS.COM		
		Feb 11 2025 04:40:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15444504	Email/PDF: bncnotices@becket-lee.com		
		Feb 11 2025 00:51:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15435706	+ Email/PDF: bncnotices@becket-lee.com		
		Feb 11 2025 00:50:02	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15435707	EDI: BANKAMER		
		Feb 11 2025 04:40:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15435709	+ EDI: CAPITALONE.COM		
		Feb 11 2025 04:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15435712	+ EDI: CITICORP		
		Feb 11 2025 04:40:00	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
15435713	+ EDI: CITICORP		
		Feb 11 2025 04:40:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15435716	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
15435717	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435718	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435719	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435720	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435721	+ EDI: WFNNB.COM		
		Feb 11 2025 04:40:00	Comenity Bank/Westgate, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15435722	+ Email/PDF: creditonebkn notifications@resurgent.com		
		Feb 11 2025 00:21:29	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15437314	EDI: DISCOVER		
		Feb 11 2025 04:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15435723	+ EDI: DISCOVER		
		Feb 11 2025 04:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15435724	+ EDI: DISCOVERSL.COM		
		Feb 11 2025 04:40:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
15435725	^ MEBN		
		Feb 10 2025 23:49:48	Equiant/Thousand Trails, Attn: Bankruptcy, 500 N Juniper Dr, Ste 100, Chandler, AZ 85226-2525
15435727	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Feb 10 2025 23:52:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15435728	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		
		Feb 10 2025 23:53:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15435711	EDI: JPMORGANCHASE		
		Feb 11 2025 04:40:00	Chase Card Services, Attn: Bankruptcy, Po Box

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			15298, Wilmington, DE 19850
15446091	+ Email/Text: RASEBN@raslg.com	Feb 10 2025 23:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15438756	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2025 00:07:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15435730	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	Meadville Area Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
15619121	+ EDI: AISMIDFIRST	Feb 11 2025 04:40:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15435732	+ Email/PDF: bankruptcy_prod@navient.com	Feb 11 2025 00:21:16	Navient/Sallie Mae, Attn: Bankruptcy, Po Box 9500, Wiles-Barr, PA 18773-9500
15435733	+ Email/Text: angela.abreu@northwest.com	Feb 10 2025 23:51:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15435734	+ Email/Text: ahefner@onefcu.com	Feb 10 2025 23:53:00	One Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
15435708	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 23:52:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15435735	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2025 00:07:46	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15435736	+ Email/PDF: bankruptcy_prod@navient.com	Feb 11 2025 00:07:07	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15452671	+ EDI: AISACG.COM	Feb 11 2025 04:40:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15442567	+ EDI: SYNC	Feb 11 2025 04:40:00	Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876
15435913	^ MEBN	Feb 10 2025 23:50:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435737	+ EDI: SYNC	Feb 11 2025 04:40:00	Synchrony Bank/Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15435738	+ EDI: SYNC	Feb 11 2025 04:40:00	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
15435739	+ EDI: SYNC	Feb 11 2025 04:40:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15438286	+ EDI: TCISOLUTIONS.COM	Feb 11 2025 04:40:00	THE BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
15435740	+ EDI: TCISOLUTIONS.COM	Feb 11 2025 04:40:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, P.O. Box 85710, Sioux Falls, SD 57118-5710
15444069	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 23:53:00	U.S. Department of Education c/o Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
15468137	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 11 2025 01:56:45	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107
15435743	Email/Text: bankruptcy_notices@wgresorts.com	Feb 10 2025 23:52:00	Westgate Resorts Ltd, Attn: Bankruptcy, 5601 Windhover Drive, Orlando, FL 32819
15443150	+ EDI: WFFC2	Feb 11 2025 04:40:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

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EDI: WFFC2

Feb 11 2025 04:40:00

Wells Fargo Home Mortgage, Attn: Written
Correspondence/Bankruptcy, Mac#2302-04e Pob
10335, Des Moines, IA 50306

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		WELLS FARGO BANK, N.A.
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15444505	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15442564	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Joint Debtor Linda Lee Check dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Donald F. Check dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
John C. Swick	on behalf of Creditor Mercer County State Bank jswick@shaferlaw.com bfeleppa@shaferlaw.com
Nicholas R. Pagliari	on behalf of Creditor One Federal Credit Union f/k/a Meadville Area Federal Credit Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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